

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-24894-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hermes A Ayala
115 Christie St., Fl 2
Leonia, NJ 07605

Social Security No.:
xxx-xx-8544

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/31/2019 and a confirmation hearing on such Plan has been scheduled for 9/18/2019.

The debtor filed a Modified Plan on 10/23/2019 and a confirmation hearing on the Modified Plan is scheduled for 11/20/2019. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 24, 2019
JAN: sjp

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Hermes A Ayala
Debtor

Case No. 19-24894-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 186Page 1 of 2
Total Noticed: 29

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Hermes A Ayala, 115 Christie St., Fl 2, Leonia, NJ 07605-1901
cr +Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street,
P.O. Box 610, Red Bank, NJ 07701-0610
518383439 +BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518383442 +CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275
518383438 +Catherine Ayala, 14 Paterson St, Jersey City, NJ 07307-2721
518407069 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518383444 +FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
518527666 +Harley-Davidson Credit Corp., PO Box 9013, Addison TX 75001-9013
518417198 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518383448 +LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
518383453 +SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, PO BOX 961245, FORT WORTH, TX 76161-0244
518383455 +THRIFT INVESTMENT CORP, ATTN: BANKRUPTCY DEPARTMENT, 720 KING GEORGE RD.,
FORDS, NJ 08863-1985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 00:52:43 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2019 00:52:39 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
consult +E-mail/PDF: gecsedri@recoverycorp.com Oct 25 2019 00:57:39
Synchroly Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518383440 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2019 00:56:29 CAPITAL ONE,
ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518383441 +E-mail/Text: bankruptcy@cavps.com Oct 25 2019 00:53:01 CAVALRY PORTFOLIO SERVICES,
ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518387182 +E-mail/Text: bankruptcy@cavps.com Oct 25 2019 00:53:00 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518383443 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 25 2019 00:53:13 FINGERHUT,
ATTN: BANKRUPTCY, PO BOX 1250, SAINT CLOUD, MN 56395-1250
518451906 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 00:52:57 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
518383446 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 00:52:56 JEFFERSON CAPITAL SYSTEMS, LLC,
PO BOX 1999, SAINT CLOUD, MN 56302
518383445 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 00:52:56 Jefferson Capital System, LLC,
ATTN: Louis A. Greenfield, P.O Box 17210, Golden, CO 80402-6020
518383447 +E-mail/Text: bncnotices@becket-lee.com Oct 25 2019 00:51:59 KOHLS/CAPITAL ONE,
KOHLS CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518504543 E-mail/Text: laura@redbanklaw.com Oct 25 2019 00:51:54 Liberty Savings Federal Credit Union,
C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518383450 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 25 2019 00:52:38 MIDLAND FUNDING,
2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518383451 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2019 00:57:12
PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518494506 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2019 01:21:21
Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067,
Norfolk VA 23541
518383454 +E-mail/PDF: gecsedri@recoverycorp.com Oct 25 2019 00:57:00 SYNCHRONY BANK/CARE CREDIT,
ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518385746 +E-mail/PDF: gecsedri@recoverycorp.com Oct 25 2019 00:56:21 Synchroly Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518383449* +LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
518383452* +PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magruee.com
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson rsolarz@kmllawgroup.com
Russell L. Low on behalf of Debtor Hermes A Ayala rbear61@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6